

June 13, 2008

PUBLIC NOTICE # 2008-24

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
June 13, 2008

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-9390	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
08-9312	0140	AMCO INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-9375	0140	AMCO INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	
08-9331		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	MULTI-PERIL	FORMS	BOP - ARTISANS	
08-9385		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-9322	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	INLAND MARINE	FORMS	SAFELINE IUI	
08-9340	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	INLAND MARINE	FORMS	CHARGE GARD 60 IUI	
08-9349	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	INLAND MARINE	RULE CHANGE	BLANKET MORTGAGE SECURITY	
08-9400	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	INLAND MARINE	FORMS	NONE	
08-9394	0000	AMERICAN PET INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	PET INSURANCE	0
08-9352	0019	AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	CHARGE GARD 3000 IUI	
08-9392	0019	AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	CHARGE GARD 3000 LOA	
08-9417	0019	AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
08-9351	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PEST CONTROL	
08-9395	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	DIRECTORS & OFFICERS - SIDE 'A'	0
08-9421	0000	BANCINSURE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-9374	4574	CATLIN INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	FORMS	EQUINE MORTALITY	
08-9316	0000	CENTURY-NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AUTO WARRANTY-SVC CONTRACTS	

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08-9423	0816	COMMERCE WEST INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	HOMEOWNERS	-13.23
08-9420	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF.LIAB. ACCOUNTANTS	
08-9325	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRODUCTS LIABILITY	
08-9367	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
08-9386	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-8924	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-9406	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PREFERRED AND STANDARD HOMEOWNERS	0
08-8834	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	BURGLARY AND THEFT	RATE AND VARIANCE	VAR 7	-25
08-9319	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMM'L INLAND MARINE	
08-9393	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PREFERRED AND STANDARD HOMEOWNERS	
08-9378	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM GENERAL LIABILITY	0
08-9350	1281	GENERAL FIDELITY INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	ARTISANS & CONTRACTORS	0
08-9401	1281	GENERAL FIDELITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	ARTISANS & CONTRACTORS	0
08-9353	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	SELECT BUSINESS POLICY	0
08-9355	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	SELECT BUSINESS POLICY	0
08-9356	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	SELECT BUSINESS POLICY	0
08-9358	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	SELECT BUSINESS POLICY	0
08-9343	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO	0

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08-9344	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO	
08-9345	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO	
08-9346	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO	
08-9347	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO	
08-9373	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	COMBINE PLUS FARM & RANCH	
08-9317	0246	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL OUTPUT	
08-9361	0246	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PUNITIVE DAMAGE	
08-9402		INSURANCE SERVICES OFFICE, INC.	PERSONAL	INLAND MARINE	MANUAL	NONE	
08-9354	0079	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	MOTORCYCLE	
08-9410	4509	IRONSHORE INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CONTRACTUAL LIABILITY PROGRAM(CLIP)	0
08-9379	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM GENERAL LIABILITY	0
08-9380	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM GENERAL LIABILITY	0
08-9381	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM GENERAL LIABILITY	0
08-9382	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM GENERAL LIABILITY	0
08-9359	3479	MERCHANTS BONDING COMPANY (MUTUAL)	COMMERCIAL	SURETY	RATE	NONE	0
08-9366	0660	MERCURY CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TAXI CAB	
08-9320	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMM'L INLAND MARINE	
08-9313	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	

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08-9376	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	
08-9315	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-9377	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	
08-9335		NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	AUTO LIABILITY	FORMS	NONE	
08-9357	4257	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM'L GENERAL LIABILITY	0
08-9323	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	FIRE	NEW PROGRAM	HABITATIONAL RISKS	0
08-9341	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	INLAND MARINE	NEW PROGRAM	HABITATIONAL RISKS	0
08-9342	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	HABITATIONAL RISKS	0
08-9369	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	HABITATIONAL RISKS	0
08-9408	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	HABITATIONAL RISKS	0
08-9391	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
08-9411	3504	PACO ASSURANCE COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	CHIROPRACTIC AND ACUPUNCTURE INSTITUTIONAL	0
08-9318	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
08-9334	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYER LIABILITY	0
08-9404	0000	SPRINGFIELD INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	NONE	0
08-8831	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SELECTONE FOR INVESTMENT ADVISERS	
08-9327	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIABILITY	RULE CHANGE	AFFINITY AUTO	0
08-9311	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM/RANCH	

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08-9426	0093	STATE NATIONAL INSURANCE COMPANY, INC.	PERSONAL	INLAND MARINE	NEW PROGRAM	PERSONAL JEWELRY	0
08-9332	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
08-9368	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	ALL PROGRAMS	0
08-9403	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	(SERVICE CONTRACTS)	0
08-9425	0161	TOPA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	LONG HAUL	-12.7
08-9328	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIABILITY	FORMS	NONE	
08-9363	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-9329	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIABILITY	FORMS	NONE	
08-9364	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-9348	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO	
08-9321	0796	UNIGARD INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	NONE	0
08-9053	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM		0
08-9389	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	NONE	0
08-9407	0215	UNITRIN DIRECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-0.42
08-9409	0215	UNITRIN DIRECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
08-9330	0000	VANLINER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	COMMERCIAL PACKAGE POLICY	0
08-8835	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE AND VARIANCE	VAR 7	-25
08-8836	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE AND VARIANCE	VAR 7	-25

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08-9333	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	SAND & GRAVEL HAULERS	0
08-9405	0000	WESTERN GENERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	CONTINGENT LIAB. AND PHYS. DAMAGE INS.	0
08-9424	0225	WILSHIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTOR CARRIER/TRUCKER S	0
93 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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Public Notice Filing Errata Report

June 13, 2008

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	08-8888	5/23/2008	Golden Eagle Insurance Corporation	Commercial Fire	Rate and Variance		1.10%
Correct	08-8888	5/23/2008	Golden Eagle Insurance Corporation	Commercial Fire	Rate and Variance	Var 3C, 5	1.10%
Incorrect	08-8802	5/30/2008	Merastar Insurance Company	Personal Homeowners Multi-Peril	New Program		0.00%
Correct	08-8802	5/30/2008	Merastar Insurance Company	Personal Earthquake	New Program		0.00%
Incorrect	08-8889	5/23/2008	Netherlands Insurance Company (The)	Commercial Fire	Rate and Variance		1.10%
Correct	08-8889	5/23/2008	Netherlands Insurance Company (The)	Commercial Fire	Rate and Variance	Var 3C, 5	1.10%
Incorrect	08-8891	5/23/2008	Peerless Indemnity Insurance Company	Commercial Fire	Rate and Variance		1.10%
Correct	08-8891	5/23/2008	Peerless Indemnity Insurance Company	Commercial Fire	Rate and Variance	Var 3C, 5	1.10%
Incorrect	08-8892	5/23/2008	Peerless Insurance Company	Commercial Fire	Rate and Variance		1.10%
Correct	08-8892	5/23/2008	Peerless Insurance Company	Commercial Fire	Rate and Variance	Var 3C, 5	1.10%
Incorrect	08-7205	5/2/2008	State Farm General Insurance Company	Personal Homeowners Multi-Peril	Rate	Homeowners	6.90%
Correct	08-7205	5/2/2008	State Farm General Insurance Company	Personal Homeowners Multi-Peril	Rate and Variance	Var 3A, 5, 10C - Homeowners	6.90%

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